

Debtor 1	Herminio		Document	Page 1
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the: District of New Jersey				▼
Case number (If known)	18-14229			

**Official Form 423****Certification About a Financial Management Course**

12/15

**If you are an individual, you must take an approved course about personal financial management if:**

- you filed for bankruptcy under chapter 7 or 13, or
- you filed for bankruptcy under chapter 11 and § 1141 (d)(3) applies.

**In a joint case, each debtor must take the course. 11 U.S.C. §§ 727(a)(11) and 1328(g).****After you finish the course, the provider will give you a certificate. The provider may notify the court that you have completed the course.****If the provider does not notify the court, you need not file this form. If the provider does not notify the court, then Debtor 1 and Debtor 2 must each file this form with the certificate number before your debts will be discharged.**

- If you filed under chapter 7 and you need to file this form, file it within 60 days after the first date set for the meeting of creditors under § 341 of the Bankruptcy Code.
- If you filed under chapter 11 or 13 and you need to file this form, file it before you make the last payment that your plan requires or before you file a motion for a discharge under § 1141(d)(5)(B) or § 1328(b) of the Bankruptcy Code. Fed. R. Bankr. P. 1007(c).

**In some cases, the court can waive the requirement to take the financial management course. To have the requirement waived, you must file a motion with the court and obtain a court order.****Part 1: Tell the Court About the Required Course****You must check one:**

- I completed an approved course in personal financial management:

Date I took the course 06/25/2018  
 MM / DD / YYYY

Name of approved provider Sage Personal Finance

Certificate number 05781-NJ-DE-031234504

- I am not required to complete a course in personal financial management because the court has granted my motion for a waiver of the requirement based on (check one):
- Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
  - Disability.** My physical disability causes me to be unable to complete a course in personal financial management in person, by phone, or through the internet, even after I reasonably tried to do so.
  - Active duty.** I am currently on active military duty in a military combat zone.
  - Residence.** I live in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses cannot adequately meet my needs.

**Part 2: Sign Here**

I certify that the information I have provided is true and correct.

/s/ Herminio Rios

Signature of debtor named on certificate

Herminio Rios

Printed name of debtor

Date 07/09/2023

MM / DD / YYYY